

TRINITY CAPITAL CORPORATION

	CPP Disbursement Date 03/27/2009	RSSD (Holding Company) 1056161	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$1,502	\$1,570	4.5%		
Loans	\$1,225	\$1,231	0.5%		
Construction & development	\$155	\$127	-18.2%		
Closed-end 1-4 family residential	\$360	\$347	-3.7%		
Home equity	\$47	\$41	-12.6%		
Credit card	\$11	\$12	4.0%		
Other consumer	\$11	\$12	12.4%		
Commercial & Industrial	\$158	\$194	22.9%		
Commercial real estate	\$394	\$403	2.4%		
Unused commitments	\$153	\$174	13.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$68	\$35	-48.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$77	\$99	27.4%		
Cash & balances due	\$71	\$152	112.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$69	\$69	0.3%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$67	\$66	-1.5%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,359	\$1,423	4.7%		
Deposits	\$1,332	\$1,396	4.8%		
Total other borrowings	\$22	\$22	0.0%		
FHLB advances	\$22	\$22	0.0%		
Equity					
Equity capital at quarter end	\$143	\$147	3.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.5%	9.3%	--		
Tier 1 risk based capital ratio	12.1%	12.5%	--		
Total risk based capital ratio	13.3%	13.8%	--		
Return on equity ¹	-28.5%	4.8%	--		
Return on assets ¹	-2.9%	0.4%	--		
Net interest margin ¹	4.1%	4.1%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	51.7%	61.7%	--		
Loss provision to net charge-offs (qtr)	153.2%	114.4%	--		
Net charge-offs to average loans and leases ¹	5.5%	1.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	9.2%	4.9%	4.6%	0.7%	--
Closed-end 1-4 family residential	3.7%	3.4%	0.6%	0.2%	--
Home equity	2.0%	0.9%	0.2%	1.4%	--
Credit card	0.3%	0.2%	0.4%	0.4%	--
Other consumer	4.4%	2.4%	2.6%	1.9%	--
Commercial & Industrial	3.1%	2.4%	3.6%	0.3%	--
Commercial real estate	4.6%	5.2%	0.1%	0.1%	--
Total loans	5.7%	4.9%	1.4%	0.3%	--